

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division

In re: Crystal L. Stamos
Debtor(s)

Case Number: 23-33828
Chapter 13

ORDER CONFIRMING PLAN

The Chapter 13 Plan filed by the debtor (s) on September 10, 2024, replacing all previously filed plans, if any, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. sec. 1325(a);

It is ORDERED that:

- (1) The Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real estate without first obtaining an order of approval from this Court.
- (3) All funds received by the Chapter 13 Trustee on or before the date of an order of dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor(s) or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee. All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal shall be refunded to the Debtor(s) at their address of record.
- (4) Notwithstanding any language contained in the plan, the deadline to file objections to claims is governed by Eastern District of Virginia Standing Order No. 15-4.
- (5) The holder of each secured claim provided for in paragraphs 4A or 4D of the plan shall retain the lien securing such claim until the earlier of i) the payment of the underlying debt determined under nonbankruptcy law or ii) discharge under section 1328 or iii) such lien is otherwise avoided by separate Court order entered in this case or associated adversary proceeding. If this case is dismissed or converted without completion of the plan, such lien shall be retained by such holder to the extent recognized by applicable nonbankruptcy law.

Date: Oct 17 2024

/s/ Kevin R Huennekens
United States Bankruptcy Judge

Entered On Docket: Oct 17 2024

I ask for this:

/s/Suzanne E. Wade.
Suzanne E. Wade
Standing Chapter 13 Trustee
7202 Glen Forest Dr., Suite 202
Richmond VA 23226
VSB #31868
(804) 775-0979

PARTIES TO RECEIVE COPIES:

Crystal L. Stamos
12811 Captain Drive
Chester, VA 23836

In re:
Crystal L. Stamos
Debtor

Case No. 23-33828-KRH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Oct 17, 2024

User: RenierJes
Form ID: pdford3

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db	+ Crystal L. Stamos, 12811 Captain Drive, Chester, VA 23836-7503

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
Gerard R. Vetter	USTPRegion04.RH.ECF@usdoj.gov
Jason Meyer Krumbein	on behalf of Debtor Crystal L. Stamos jkrumbein@krumbeinlaw.com a30156@yahoo.com;plutzky@krumbeinlaw.com;jkrumbein@recap.email
Johnie Rush Muncy	on behalf of Creditor CB Rentals LLC jmuncy@siwpc.com, dsasser@siwpc.com;ewhite@siwpc.com;bkreferalls@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@siwpc.com
Pia J. North	on behalf of Debtor Crystal L. Stamos R44457@notify.bestcase.com;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com

District/off: 0422-7

User: RenierJes

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Form ID: pdford3

Total Noticed: 1

Suzanne E. Wade

ecfsummary@ch13ricva.com trustee@ch13ricva.com;fred@cmc13.net

TOTAL: 5